

GOVERNMENT SCHEMES ANALYSIS

FOR 67TH BPSM MAINS EXAM



PERFECTION
IAS



GOVERNMENT SCHEMES

E-NAM:

IMPLICATION:

- Increases the choices of the farmer when he brings his product to the mandi for sale.
- Local traders can also bid for their product, as like other traders bid on the electronic platform sitting in other State/ Mandi.
- The farmer may choose either the local offer or the online offer for selling product.

CHALLENGES:

- Inadequacy in marketing infrastructure like scarcity of covered and open auction platforms.
- Internet facilities and a shortage of staff and sorting and quality testing facilities.
- Lack of accurate and timely market information etc.

NATIONAL MISSION FOR SUSTAINABLE AGRICULTURE (NMSA):

IMPLICATION:

- To make agriculture more productive and sustainable.
- To make agriculture remunerative and climate resilient by promoting location specific Integrated or Composite Farming Systems.
- To conserve natural resources through appropriate soil and moisture conservation measures.

CHALLENGES:

- Farmer lack water use shortage for agriculture productivity.
- For agriculture cultivated land loss.
- Inappropriate usage of fertilizers and pesticides and environmental degradation.

PRADHAN MANTRI KRISHI SINCHAI YOJANA (PMKSY):

IMPLICATION:

- Achieve convergence of investments in irrigation at the field level (preparation of district level and, if required, sub district level water use



**AGRICULTURE
SECTOR**

plans).

- Creation of new water sources through Minor Irrigation (both surface and ground water).
- Promoting efficient water conveyance and precision water application devices like drips, sprinklers, pivots, rain – guns in the farm (Jal Sinchan).

CHALLENGES:

- Surface irrigation systems are not strong enough to counter ecological obstacles.
- Weak physical, financial as well as institutional foundation on which the irrigation sector is operating.
- Main issue is the development of policy instruments which can create PPP mode of irrigation systems to bolster agricultural practices.
- Capital intensive technology to elite farmers has created informal water markets and this has destroyed the Indian irrigation system.

PARAMPRAGAT KRISHI VIKAS YOJNA (PKVY):

IMPLICATION:

- The produce will be pesticide residue free and will contribute to improve the health of consumer.
- It will raise farmer’s income and create potential market for traders.
- It will motivate the farmers for natural resource mobilization for input production.

CHALLENGES:

- Lack of Awareness among Farmers. Many Farmers are not aware about the benefits of Organic farming.
- Inadequate Infrastructure.
- Problem of Marketing.
- Less choice of Off season Crops.

PRADHAN MANTRI FASAL BIMA YOJNA (PMFBY):

IMPLICATION:

- The objective is to compensate farmers for the damage caused by floods, storms, hail and heavy rains.
- Increased risk coverage for the farmers for Crop cycle – pre-sowing to till post-harvest losses.
- Farmers can insure their crops by paying a nominal premium.
- After which the farmers become eligible to get the insurance amount for



natural calamities as well as damage to the crop due to wild animals.

CHALLENGES:

- Many farmers are dissatisfied with both the level of compensation and delays in settlement.
- Insurance companies have shown no interest in bidding for clusters that are prone to crop loss.
- The State governments failed to release funds on time leading to delays in releasing insurance compensation.

RAINFED AREA DEVELOPMENT PROGRAMME (RAMP):

IMPLICATION:

- Enhancement of farmer's income and livelihood support for reduction of poverty in rainfed areas.
- To minimise the adverse impact of possible crop failure due to drought, flood or un-even rainfall distribution through diversified and composite farming system.
- To improve quality of life of farmers' especially, small and marginal farmers by offering a complete package of activities to maximize farm returns.

CHALLENGES:

- Rainfed Crops are prone to breaks in the monsoon during the crop growth due to water stress.
- The prolonged breaks can result in partial or complete failure of the crops.
- Growing world population, water scarcity, and climate change threaten rainfed farming through increased vulnerability to droughts and other extreme weather events.

NATIONAL RURAL LIVELIHOOD MISSION:

IMPLICATION:

- To alleviate rural poverty and create sustainable livelihood opportunities for the rural poor.
- To encourage sustainable community based institutions which will facilitate provision of financial services, economic services and other entitlements to the rural poor.



- To increase participatory micro level planning for convergent poverty reduction.

CHALLENGES:

- By setting up a large number of new manufacturing industries and agribusiness centres in rural areas.
- By strengthening 'self-help groups' and providing skill development.
- By supplying seeds, fertilizers, diesel pump-sets and micro-irrigation equipment free of cost to farmers.

PRADHAN MANTRI AWAS YOJANA (PMAY):

IMPLICATION:

- It gives major boost to housing and home loans in India to poor section.
- This move will not only benefit the citizens and increase the demand for homes, but also boost the realty sector in India.
- Reduce home loan interest rates.

CHALLENGES:

- Scarcity of land.
- Land acquisition and lack of infrastructure.
- Rising cost of raw materials and labour.
- Lack of skilled workforce.

PRADHAN MANTRI UJJWALA YOJANA (PMUY):

IMPLICATION:

- To safeguard the health of women & children by providing them with a clean cooking fuel LPG.
- Under this scheme, financial assistance of 1600 is provided to poor section for their livelihood.
- With this amount the beneficiary can get the gas connection.
- Along with this, EMI facility is also provided under this scheme to buy the stove and to pay the cost of filling the LPG cylinder for the first time.

CHALLENGES:

- Encouraging the sustained usage of LPG remains a big challenge.
- Only a small proportion of these households use LPG alone for cooking.
- Affordability of refill and difficulty in getting a refill are the reasons for this scenario.



POVERTY

PRADHAN MANTRI GARIB KALYAN YOJANA (PMGKY):

IMPLICATION:

- Under this scheme, a certain amount of food is distributed for the months of May and June.
- To provide free resources of 5 kg wheat or rice and 1 kg of preferred pulses for 80 crore poor people for the next three months.
- There will be an increase in MNREGA wage to Rs 202 per day to benefit 13.62 crore families.

CHALLENGES:

- A key issue is that the beneficiaries of the National Food Security Act are based on the last census (2011).
- The number of food-insecure people has increased since then and they remain uncovered.

INTEGRATED RURAL DEVELOPMENT PROGRAMME:

IMPLICATION:

- A way to improve a community's well-being in social, economic, and environmental terms.
- By diversifying rural income and reducing the price risk of agricultural production.
- To enable identified rural poor families to augment their incomes and cross the poverty line through acquisition of credit based productive assets.

CHALLENGES:

- There is a lack of coordination between the various departments.
- The average investment per family was too low. Therefore, the program was not able to generate an income of Rs. 2000 per family.
- The people in charge of managing the project were often illiterate and unskilled.

PRADHAN MANTRI KAUSHAL VIKAS YOJANA (PMKVY):

IMPLICATION:

- The scheme offers cost-free, industry-related skills training to unemployed youth and school or college dropouts to make them fit for employment.



**SKILL
DEVELOPMENT**

- The scheme offers valid certification and a Skill India card on the basis of which the candidates can apply for jobs and earn a livelihood.
- The scheme contributes to the country's economic development by creating skilled workforce.

CHALLENGES:

- We train a lot of people in certain job roles but there is no demand for these trained people.
- A lot of people get trained and placed, but leave within a short period because the cost of living in the location they are posted is too high.
- The training providers may franchise out the entire training without controls leading to sub-standard training.

SKILL INDIA MISSION:

IMPLICATION:

- Boosts an individual's productivity and knowledge.
- To empower India's youth by offering necessary skills and training to increase their chances of getting jobs in various sectors.
- Support Indian workforce and local production in the Indian and global markets.
- Skilled employees would offer better outcomes and more productivity.
- They can improve their standard of living and support their family.

CHALLENGES:

- Low participation rates of working age women in the labor force.
- Encouraging international mobility.
- Need of Industry-Private Sector Collaboration.

SANKALP Scheme:

IMPLICATION:

- Strengthened institutional mechanisms at National and State levels to guide planning, delivery and monitoring of market relevant training.
- Improved Quality and Market Relevance of SD programs.
- Improved access to and completion of skills training for female.

CHALLENGES:

- Decentralization
- Standardization of Certification and Assessment.
- Infusing Quality in Skill Development Programmes.



- Introducing Market Relevant Skill Training Programmes.

STANDARD TRAINING ASSESSMENT & REWARD (STAR):

IMPLICATION:

- Aim of this move is to ensure objectivity and transparency.
- Consideration will be provided to backward sections that are not financially sound.
- The reward will be provided via direct bank transfer into the account of the beneficiary.

CHALLENGES:

- Without capable and motivated faculty, teacher education and training cannot be expected to improve.
- It requires not just investment in the capacity of the front-line bureaucracy but also in increasing their discretionary powers while fostering social accountability.
- The programme spends money on testing infrastructure for standardised assessments which is a waste of time and resources.
- New private initiatives do not have institutional memories, nor do they have a grasp of socio-cultural realities that play an important part in the delivery process.

PRADHAN MANTRI YUVA YOJANA (PM YUVA) SCHEME:

IMPLICATION:

- Accelerate job creation by providing end to end entrepreneurship education.
- To encourage entrepreneurship as an alternate career choice and enable sustained long-term mentoring support through the journey to potential and early stage entrepreneurs.
- Create opportunities and platforms through events, awards and recognition.

CHALLENGES:

- Lack of awareness among in rural youth.

JAN SHIKSHAN SANTHANS (JSS):

IMPLICATION:

- It aims to provide vocational training to non-literates, neo-literates as well as



school drop-outs in rural regions by identifying skills that have a relevant market in that region.

- It is implemented through NGOs with 100% grants from the Centre.
- To Increase self-employment and facilitate financial support including loans for the target groups through linkage with credit and consortium membership.

AYUSHMAN BHARAT HEALTH INFRASTRUCTURE

MISSION(ABHIM):

IMPLICATION:

- Strengthen public health institutions and public health governance capacities.
- Increase and build an IT enabled disease surveillance system by developing a network of surveillance laboratories at block, district, regional and national levels.
- Integrated District Public Health Laboratories in all districts.
- Bio-security preparedness and strengthening Pandemic Research and Multi Sector, National Institutions and Platforms for One Health.

CHALLENGES:

- Building and maximising capacities of health workforce.
- Increase capacities for comprehensive diagnostic and treatment including for critical care services.
- Reducing infection rates at hospitals.

NATIONAL HEALTH MISSION (NHM):

IMPLICATION:

- Population stabilisation, gender and demographic balance.
- It is a major instrument of financing and support to the States to strengthen public health systems and healthcare delivery.
- Prevention and control of communicable and non-communicable diseases, including locally endemic diseases.

CHALLENGES:

- Changing demographics of the country.
- The poor state of the public infrastructure.
- Lack of financial resources.



HEALTH SECTOR

JANANI SURAKSHA YOJANA:

IMPLICATION:

- 100 % centrally sponsored scheme that integrates cash assistance with delivery and post delivery care.
- Focuses on poor pregnant woman in all states with a special dispensation for low performing states.
- Promote institutional delivery among poor pregnant women.

CHALLENGES:

- Focus to increase availability and quality of institutional Delivery.
- Better financial compensation for both the families and the ASHAs (accredited social health activist).
- Regulation for care centers should ensure availability of medications, prevent understaffing and decrease corrupt practices by the staff.

UNIVERSAL IMMUNIZATION PROGRAMME (UIP):

IMPLICATION:

- Interventions for protection of children from life threatening conditions by providing vaccination.
- Immunization currently prevents 3.5-5 million deaths every year from diseases like diphtheria, tetanus, pertussis, influenza and measles.
- Achieve self-sufficiency in vaccine production.

CHALLENGES:

- Lack of infrastructure to provide the appropriate schedule for each particular vaccine being administered.
- The difficulty is multiplied by faster population growth.
- The addition of new and more expensive vaccines to the immunization schedule.

MISSION INDRADHANUSH:

IMPLICATION:

- Focus will be children and pregnant women who have missed their vaccine doses during COVID-19 pandemic.
- Ensure full immunisation with all available vaccines for children up to two years of age and pregnant women.
- **“Catch-up” campaign mode** aims to cover all the children who have been left



out or missed out for immunization.

CHALLENGES:

- Must deliver a series of vaccines to safeguard each child from deadly diseases.
- Every year, one million children die in our country before they are five years old.
- Smart technology, targeted resources and human resolve are required in equal measures.

RASHTRIYA KISHOR SWASTHYA KARYAKRAM:

IMPLICATION:

- It provides subsidized sanitary napkins among adolescent girls residing primarily in rural areas.
- Students are screened in schools and then referred to health facilities for early detection of diseases, particularly the non-communicable diseases (NCDs).
- It introduces community-based interventions through peer educators (Saathiyas).

CHALLENGES:

- Teen pregnancies are at a greater risk of mortality and morbidity.
- Globally that more investment is needed for adolescents' programs.
- Expanding the range and coverage of family welfare services to include the treatment of reproductive tract infection/sexually transmitted infection as well as adolescent health.

PRODUCTION LINKED INCENTIVE SCHEME (PLI):

IMPLICATION:

- Boost domestic manufacturing and attract large investments in the White Goods manufacturing value chain.
- To develop capacities in the local supply chain, introduce new downstream operations, and incentivize investments into high-tech production.
- Creating Multi-modal infrastructure to reduce logistics costs, and constructing district-level export hubs.

CHALLENGES:

- The effective cost of manufacturing is higher than the competitors.
- India so far not focused on adequate R&D development and Raw machinery.
- Domestic firms may also face competition from cheap imports. Especially from Chinese in Solar PV Modules, White Goods etc.



START UP INDIA SEED FUND SCHEME:

IMPLICATION:

- Easy availability of capital is essential for entrepreneurs at the early stages of growth of an enterprise.
- To provide seed funding to startups with an innovative idea to conduct proof of concept trials.
- The Seed Fund will be disbursed to eligible startups through eligible incubators across India.

CHALLENGES:

- Lack of Planning (areas like sales, development, staffing, skills shortage, and funding aren't afterthoughts).
- Time management
- Poor management (need to make sure that your team is working well together).

START UP INDIA:

IMPLICATION:

- Boost entrepreneurship and economic development.
- Established business models and creating new markets.
- To empower startups to achieve growth through innovation and technology.
- Promoting startups in the biotechnology sector.
- Launching of Innovation focused programmes for students.
- Simple Compliance Regime for startups based on Self-certificate to reduce the regulatory burden on startups and keep compliance cost low.

CHALLENGES:

- Insufficiency Of Talent
- Lack Of Risk-Taking
- Lack Of marketing strategies
- Peer pressure is far more visible in a connected or gossip-loving society like India's.

MAKE IN INDIA:

IMPLICATION:



**GROWTH AND
DEVELOPMENT**

- It recognizes ‘ease of doing business’ as the single most important factor to promote entrepreneurship.
- To develop industrial corridors and smart cities, create **world class infrastructure with state-of-the-art technology and high speed communication**.
- Innovation and research activities are supported through a fast paced registration system and improved infrastructure for **IPR** (intellectual property right) registration.
- To create **100 million additional jobs** by **2022** in manufacturing sector.

CHALLENGES:

- The bureaucratic approach of governments of India has always made it difficult for foreign investors to set up industries in India.
- Lack of proper infrastructure and not so good labour laws refrain investors from investing in India.
- To eradicate these issues from the country and develop the country as an outsourcing hub.

TRADE INFRASTRUCTURE FOR EXPORT SCHEME:

IMPLICATION:

- Creating focused export infrastructure.
- It provides financial assistance for setting up and upgradation of existing infrastructure with export linkages like border haats, cold chains, dry ports, etc.
- First mile and last mile connectivity for export-oriented projects and addressing quality and certification measures.

CHALLENGES:

- Inadequate infrastructure
- Exporters in land-locked states are hampered by a lack of connectivity to gateway ports.
- A long-standing complaint of exporters in India is the lack of access to trade finance and export credit.
- India has some of the highest import duties.

CHAMPION SERVICES SECTOR SCHEME (CSSS):

IMPLICATION:

- It will boost India’s service sector’s exports.
- Sectoral and cross cutting issues including domestic regulatory reforms, skill



development, data protection regime etc.

- Skill training and Employment creation.
- New initiatives to prevent India's service sector from losing its competitive position in the global market.

CHALLENGES:

- Improve Tourism and Hospitality Services.
- Promote Transport and Logistics Services.
- Increase educational services, environmental services, communication services.

ATMANIRBHAR BHARAT ROJGAR YOJANA (ABRY):

IMPLICATION:

- Reduces the financial burden of the employers of various sectors or industries including MSME and will encourage them to hire more workers.
- To boost employment in formal sector.
- New Employees will get incentives for two years from his or her date of registration.

ATAL BIMIT VYAKTI KALYAN YOJANA (ABVKY):

IMPLICATION:

- It aims to financially support those who lost their jobs or rendered jobless for whatsoever reasons due to changing employment pattern.
- Relief will be payable in cash directly to bank account of insured persons in case of unemployment.
- To protect '**employees**' against impact of incidences of **sickness, maternity, disablement** and **death due to employment injury** and to provide **medical care to insured persons and their families**.

CHALLENGES:

- As the relief under **ATAL BIMIT VYAKTI KALYAN YOJANA (ABVKY)** is available only in case of unemployment of the Insured Persons.
- During this period, **Employee's State Insurance (ESI)** contribution was also not filed by the employers for these employees in the system.

NATIONAL CHILD LABOUR PROJECT (NCLP):



EMPLOYMENT

IMPLICATION:

- Children of the age between 5 to 8 years are rescued and linked to the formal education system.
- Children in the age group of 9-14 years are put into NCLP Special Training Centre for providing them with a **bridge education, vocational training, mid-day meal, stipend, health care**, etc.
- Successful mainstreaming into legal schools of all children who have been withdrawn from Child Labour and rehabilitated through the NCLP.
- Adolescents withdrawn from hazardous occupations have benefited from skills training provided and connected to legally permissible occupations.
- Enhanced abilities to address the issue of the child labour through training of the NCLP staff and other functionaries.
- A dedicated online portal named **PENCiL** (Platform for Effective Enforcement for No Child Labour) is developed for better monitoring and implementation.

CHALLENGES:

- Child labour can result in extreme bodily and mental harm, and even death.
- Lead to slavery and sexual or economic exploitation.
- Child Labour cuts children off from schooling and health care.
- Restricting their **fundamental rights** and **threatening their futures**.

DEENDAYAL UPADHYAY SHRAMEV JAYATE KARYAKRAM:

IMPLICATION:

- To improve the labour laws, improve compliance.
- To provide conducive environment for industrial development.
- To improve condition of labour in India.
- Utilizing technology to eliminate human discretion in selection of units for Inspection.
- Provident Fund account is portable and universally accessible.
- To increase the number of apprentices. Reimbursing 50% of the stipend paid to apprentices during first two years of their training.

PRADHAN MANTRI ROJGAR PROTSAHAN YOJANA:

IMPLICATION:

- The scheme is to Increase employment generation.
- Targeted for workers earning wages upto Rs. 15,000/- per month.
- Employers would be provided an incentive for enhancing employment by reimbursement of the **8.33% EPS** (Employee Pension Scheme) contribution



made by the employer in respect of new employment.

- A direct benefit is that these workers will have access to social security benefits of the organized sector.

PM SHRAM-YOGI MAANDHAN YOJANA:

IMPLICATION:

- For old age protection and social security of **Unorganised Workers (UW)** are mostly engaged as **rickshaw pullers, street vendors, mid-day meal workers, rag pickers, washer men, home-based workers, handloom workers** etc.
- The **Consumer** would receive a minimum **assured pension of Rs 3000/- per month after attaining the age of 60 years** and if the **Consumer dies, the spouse of the beneficiary shall be entitled to receive 50% of the pension as family pension.**
- Family pension is applicable only to spouse.

JAL JEEVAN MISSION (JJM):

IMPLICATION:

- The mission has achieved 100% Functional Household Tap Connection (FHTC) for schools of over 15 states.
- It will comprise extensive information, education and communication as an essential element in the overall mission.
- To provide universal coverage of water supply to all households through functional taps in all 4,378 statutory towns in accordance with SDG Goal- 6.

CHALLENGES:

- To provide tap water connection to every rural household in the country by 2024.
- With the growing population and expanding economic activities in the country.
- Need to provide piped water supply to the rural population to not only improve the health and socio-economic condition of local communities but also bring down the drudgery of rural women and girls.

PRADHAN MANTRI AWAS YOJANA (PMAY):

IMPLICATION:

- It makes home loans affordable for the urban poor by providing subsidy on



the Interest Rate of a home loan during repayment by way of EMI.

- Provide a Pucca house, with basic amenities like piped drinking water, electricity connection, and Liquefied Petroleum Gas (LPG) connection.
- Central grant of Rs. one lakh per house, on an average, will be available under the slum rehabilitation programme.
- Government has also sanctioned '**infrastructure status**' for the affordable housing sector, giving a boost to **PMAY**.

CHALLENGES:

- Land acquisition and lack of infrastructure.
- Rising cost of raw materials and labour.
- Lack of skilled workforce.
- Scarcity of land.

SMART CITIES MISSION:

IMPLICATION:

- To encourage cities that provide core infrastructure and give a decent quality of life to its citizens.
- A clean and sustainable environment and application of 'Smart' Solutions.
- Smart cities are socially engaged, financially stable, business-oriented, data-driven, environmentally friendly, and energy-efficient cities.
- To improve the ease of living particularly for poor, women, elderly and differently abled.

CHALLENGES:

- Role of National Horticulture Mission in Boosting the Production.
- Productivity and Income of Horticulture Farms.
- Implementation of any mission related to urban infrastructure is the biggest challenge.
- The smart city concept is based on the belief that technology can solve any problem without fundamentally changing lifestyles which may be an oversimplification of reality.

Atal Mission for Rejuvenation and Urban Transformation

(AMRUT):

IMPLICATION:



INFRASTRUCTURE

- Reshaping and overhaul of selected cities and towns at an infrastructural level, with special focus on healthy and green environment for children.
- Providing a constant supply of clean drinking water.
- Installation of storm water drains.
- Creation of environment friendly and green public spaces, such as parks.
- Creation of healthy open spaces for children.
- Improvement and enhancement of the sewerage network.

CHALLENGES:

- Identify technological as well as business solutions or innovations.
- Promotion of 'Make in India' initiative by promoting Indian origin startups and technological solutions.
- Partnership with private sector, institutions, industry associations etc for implementation of solutions.
- Creating an ecosystem of start-ups in the water sector.

SWACHH BHARAT MISSION-URBAN (SBM-U) 2.0:

IMPLICATION:

- Reducing air pollution arising out of Solid Waste Management (SWM) activities.
- Complete processing of all waste fractions including construction & demolition waste, and plastic waste.
- Every citizen of Urban India has access to safe sanitation infrastructure, along with access to safe containment facilities for sludge.
- Strengthening of e-Learning and other proven platforms to build institutional and individual capacities in technical as well as governance aspects.

CHALLENGES:

- Infrastructures for toilet are important, but cannot alone stand as pre-requisite to interrupt fecal-oral transmission of pathogens.
- Improper fecal sludge management, inappropriate toilet technologies, and inadequate human resources persist that endanger in achieving sanitation coverage in rural areas.
- Important considerations such as appropriate and sustainable technologies, full involvement in sanitation program, social norms and individual attitude toward latrine use.
- Sanitation-related behaviors, awareness creation, and various social movements are needed which not only increase toilet use, but also, helps in sustaining ODF status that ultimately, reap benefits to population health.



DEEN DAYAL ANTYODAYA YOJANA- URBAN (NATIONAL URBAN LIVELIHOODS MISSION): DAY-NULM:

IMPLICATION:

- Employment through Skill Training and Placement through City Livelihood Centres.
- Social Mobilization and Institution Development through formation of Self-Help Groups (SHG) for training members and hand holding, an initial support of 10, 000 is given for each group.
- Cost of construction of shelters for urban homeless is fully funded under the Scheme.
- Development of vendor markets and also the promotion of skills for the vendors through setting up infrastructure and special projects for the rag picker, differently abled, etc.

CHALLENGES:

- To unleash their capabilities to generate meaningful and sustainable livelihoods.
- The first step in this process is motivating the urban poor to form their own institutions.
- They and their institutions need to be provided sufficient capacity so that they can manage the external environment, access finance, expand their skills, enterprises and assets.
- Such strong institutional platforms support the poor in building up their own human, social, financial, and other assets.
- NULM believes that any livelihood promotion programme can be scaled up in a time- bound manner only if driven by the poor and their institutions.

PM-KISAN URJA SURAKSHA EVAM UTTHAAN MAHAABHIYAN (PM-KUSUM) SCHEME:

IMPLICATION:

- The plan to provide standalone solar powered pumps to 20 lakh farmers.
- Allows farmers to generate solar power and set up large solar power capacity along the rail tracks will encourage the use of clean and renewable energy.
- To encourage the use of renewable energy in the agricultural sector and offer the benefits of solar farming to Indian farmers.



ENERGY SECTOR

- This would obviate need for farmers to replace every existing pump in a village with a solar pump.
- To subsidies the farmers with solar irrigation pumps (SIPs) in their farms.

CHALLENGES:

- Financial Assistance to Adopt Solar Energy.
- Depleting Groundwater and Over-extraction.
- Farmers' potential unwillingness to feed in surplus power when selling water or irrigating extra land is a more attractive prospect.
- Issues with the model of the grid-connected pumps: obstacles to their adoption.

JAWAHARLAL NEHRU NATIONAL SOLAR MISSION (JNNSM):

IMPLICATION:

- To promote ecologically sustainable growth while addressing India's energy security challenge.
- To reduce the cost of solar power generation in the country through long-term policy, large scale deployment goals, aggressive R&D and the domestic production of critical raw materials, components and products.
- To promote the development and use of solar energy for power generation and other uses, with the ultimate objective of making solar energy compete with fossil-based energy options.
- To establish India as a global leader in solar energy, by creating the policy conditions for its diffusion across the country as quickly as possible.
- Capital subsidy will be provided for Rooftop Solar projects in various cities and towns, for Viability Gap Funding (VGF) based projects to be developed through the Solar Energy Corporation of India (SECI) and for decentralized generation through small solar projects.

CHALLENGES:

- High manufacturing costs to install.
- Diverse supply across states.
- Need for increase in government cooperation.
- Inefficient financing infrastructure.
- Lack of consumer awareness and an overall lack of uniform standards.

**SCHEME FOR DEVELOPMENT OF SOLAR PARKS AND ULTRA MEGA
POWER PROJECT:**



IMPLICATION:

- To facilitate the solar project developers to set up projects in a plug and play model.
- To enable states to bring in significant investment from project developers to meet its Solar Renewable Purchase Obligation mandate and to provide employment to local population.
- To provide a huge impetus to solar energy generation by acting as flagship demonstration facility to encourage project developers and investors.
- To reduce carbon footprint by avoiding emissions equivalent to the solar park's installed capacity and generation.
- To avoid procuring expensive fossil fuels to power conventional power plants.

CHALLENGES:

- The initial cost of purchasing a solar system is fairly high.
- Although solar energy can still be collected during cloudy and rainy days, the efficiency of the solar system drops.
- Solar Energy Storage Is Expensive.
- Uses a Lot of Space.
- Intensity of Solar Radiation.

ATAL JYOTI YOJANA (AJAY):

IMPLICATION:

- Solar LED Lights are being installed in rural, semi-urban and urban areas which don't enjoy adequate coverage of power.
- It will cover rural, semi urban and urban areas.
- Solar Street Light with LED capacity of 12 W will be provided in areas which do not enjoy adequate coverage of power.
- Training programmes for maintenance and protection for wide dissemination and to popularize solar technology.

CHALLENGES:

- Humidity may affect the output of energy released by the solar panel.
- Increase the burden of public expenditure of urban construction.
- The insufficiency of innovation.

DEVELOPMENT OF SOLAR CITIES SCHEME:

IMPLICATION:

- Solar energy can help prevent outages, provide energy for critical facilities,



and aid in recovery efforts.

- Solar can also provide energy to remote areas.
- The Solar City aims at minimum 10% reduction in projected demand of conventional energy at the end of five years.
- Through a combination of enhancing supply from renewable energy sources in the city and energy efficiency measures.

CHALLENGES:

- One of the biggest problems that solar energy technology poses is that energy is only generated while the sun is shining.
- Solar panels are that they require more energy and fossil fuel-burning equipment to mine.
- Manufacturing of solar panels can harm the environment.

SURYAMITRA SKILL DEVELOPMENT PROGRAMME:

IMPLICATION:

- To develop the skills of youth, considering the opportunities for employment in the growing Solar Energy Power project's installation, operation & maintenance in India and abroad.
- The Suryamitra Programme is also designed to prepare the candidates to become new entrepreneurs in Solar Energy sector.
- Special emphasis is given to skill youth from **SC/ST/OBC** categories.
- Short term training programmes for small hydro, entrepreneurship development, operation & maintenance of solar energy devices and boiler operations in cogeneration plants are also organised.

INTEREST SUBVENTION SCHEME FOR MSMES:

IMPLICATION:

- An MSME can claim interest subvention for the total of its working capital or term loan sanctioned by an eligible institution up to the extent of Rs. 100 lakh.
- Providing short term credit to farmers at subsidised interest rate.
- To provide incentives to MSMEs for on boarding on GST in order to encourage the growth in the economy thereby enabling the reduction in the cost of credit to the MSMEs.
- The scheme provides a 2% interest subvention on fresh or incremental loans, for all GST registered MSMEs having valid Udyog Aadhar Number (UAN), during the period of its validity.
- The term loan or working capital should have been extended by Scheduled Commercial Banks.



HONEY MISSION:

IMPLICATION:

- Create an end-to-end implementation framework for beekeeping skill development, which provides employment rural & urban unemployed youth.
- Enforce nationally acceptable standards of Good Beekeeping Practices (GBPs).
- Develop a network of quality master trainers.
- Offer a passage for overseas market for hive products.
- Enable pathways from novice beekeepers to viable commercial beekeeping by handholding to credit linkages.
- Promote convergence and co-ordination between all the stakeholders of beekeeping in India.

CHALLENGES:

- Climate change.
- Habitat loss and fragmentation.
- Invasive plants and bees.
- Low genetic diversity.
- Pathogens spread by commercially managed bees.

CREDIT LINKED CAPITAL SUBSIDY SCHEME:

IMPLICATION:

- Aim to facilitate technology up gradation by SSI units in the specified products sub-sectors by providing capital subsidy for induction of proven technologies.
- To facilitate technology to MSEs through institutional finance for induction of well established and proven technologies in the specific sub-sector/products approved under the scheme.
- It also includes installation of improved packaging technique as well as antipollution measures, energy conservation machinery, in-house testing and on-line quality control.
- It is crucial in raising MSME contribution to gross domestic product and increasing exports from the sector.

ZERO DEFECT AND ZERO EFFECT (ZED) SCHEME:

IMPLICATION:

- Aim to make Indian companies globally competitive and help them get easier access to capital.



**MICRO, SMALL
AND MEDIUM
ENTERPRISES
(MSME)**

- Zero Defect (focus on customer) i.e. Zero non-conformance/non-compliance and Zero waste.
- Zero Effect (focus on society) i.e. Zero air pollution/liquid discharge (ZLD)/solid waste and Zero wastage of natural resources.
- To enable the advancement of Indian industry to a position of eminence in the global marketplace and leverage India's emergence as the world's supplier through the 'Made in India' mark.
- The subsidy provided by the Centre for Micro, Small & Medium Enterprises will be 80%, 60% and 50% respectively.
- The ZED Scheme is being governed by a Programme Monitoring and Advisory Committee (PMAC), which provides an overall guidance & direction.

SOLAR CHARAKHA MISSION:

IMPLICATION:

- To ensure inclusive growth by generation of employment, especially for women and youth, and sustainable development through solar charkha clusters in rural areas.
- To boost rural economy and help in arresting migration from rural to urban areas.
- To leverage low-cost, innovative technologies and processes for sustenance.
- It is the employment generating venture to train rural people in weaving spinning.
- These solar charkhas are to be operated using solar power which is a renewable energy source. It will help in development of Green Economy as it is an environment friendly programme. It will also generate sustainable employment for the artisans.

PM EMPLOYMENT GENERATION PROGRAMME (PMEGP):

IMPLICATION:

- To generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/projects/micro enterprises in nonfarm sector.
- To provide continuous and sustainable employment to a large segment of traditional and prospective artisans and rural and urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas.
- To increase the wage earning capacity of artisans and contribute to increase in the growth rate of rural and urban employment.
- To facilitate participation of financial institutions for higher credit flow to micro sector.



- Under the scheme, beneficiaries can get loans up to 25 lakh in the manufacturing sector and 10 lakh in the service sector.

MSME INNOVATIVE SCHEME (INCUBATION, DESIGN AND IPR):

IMPLICATION:

- To promote all forms of innovations in the complete value chain from developing ideas into innovative applications through incubation and design interventions.
- To promote a culture of innovation and creative problem solving through knowledge sharing and collaboration amongst industry, academia, government institutions, research laboratories etc.
- To focus on developing affordable innovations that can benefit a large number of people and at the same time being commercially viable and sustainable.
- To provide appropriate facilities and support for development of concept to market, design competitiveness and protection & commercialization of intellectual creations of MSME sector.
- To serve as a connecting link between industrial/academia leaders and innovators, in order to encourage new product development and hand-holding.
- The scheme is a holistic approach that combines innovation in incubation, design intervention and protect IPR to create awareness amongst MSMEs about India's innovation and motivate them to become MSME CHAMPIONS.
- Equity support of up to Rs 1 crore for the commercialization of ideas, designs, and patents across all three sub-schemes and also to help MSMEs further scale up to raise subsequent funding would be provided.

STRENGTHENING TEACHING-LEARNING AND RESULTS FOR STATES (STARS) PROJECT:

IMPLICATION:

- It envisions improving the overall monitoring and measurement activities in the Indian School Education System through interventions.
- States will get support in developing, implementing, evaluating and improving interventions with direct linkages to improved education outcomes and school to work transition strategies for improved labour market outcomes.
- Strengthening of learning assessment system.
- Establishing a **National Assessment Center (PARAKH)** for continuous tracking



EDUCATION
SECTOR

of learning and data-driven decision making leading to examination reforms.

- Strengthening Early Childhood Education and Foundational Learning.
- Strengthening Vocational educational in schools through mainstreaming, career guidance and counselling, internships and coverage of out of school children.

PRIME MINISTER'S RESEARCH FELLOWSHIP (PMRF):

IMPLICATION:

- Improving the quality of research in various higher educational institutions in the country.
- With attractive fellowships, the scheme seeks to attract the best talent into research thereby realizing the vision of development through innovation.
- The institutes which can offer PMRF include all the **IITs**, all the **IISERs**, **Indian Institute of Science**, Bengaluru and some of the top Central Universities/NITs that offer science and or technology degrees.
- In addition to direct entry, lateral entry is now allowed under which, students, who are pursuing PhD in PMRF granting institutions can apply.

MID-DAY MEAL SCHEME (MDM) OR NATIONAL SCHEME FOR PM POSHAN IN SCHOOLS:

IMPLICATION:

- To enhance the enrollment, retention and attendance and simultaneously improve nutritional levels among school going children studying in **Classes I to VIII of Government**, Government - aided **schools**, Special Training centres (STC) and **Madarasas** and **Maktabs** supported under the **Sarva Shiksha Abhiyan**.
- Students studying in pre-primary or Bal Vatikas of Government and Government-aided primary schools.
- It envisages providing cooked mid-day meal with 450 calories and 12 g of protein to every child at primary level and 700 calories and 20 g of protein at upper primary level.
- It also involves providing nutritional support to children of elementary stage in droughtaffected area during summer vacation.
- It is a Centrally-Sponsored Scheme and the cost of the MDM Scheme is shared between the central and state governments.
- **Fortification of food items:** This should be in a in a systematic manner through Food Corporation of India (FCI) starting with rice Kitchen gardens in each school will be encouraged.



SAMAGRA SHIKSHA- AN INTEGRATED SCHEME FOR SCHOOL EDUCATION:

IMPLICATION:

- Quality education and enhancing learning outcomes of students.
- Bridging Social and Gender Gaps in School Education.
- Ensuring equity and inclusion at all levels of school education.
- Ensuring minimum standards in schooling provisions.
- Promoting Vocationalisation of education.
- It is an overarching programme for the school education sector extending from preschool to class 12.
- **RAKSHA:** Self-defence training where the girls are taught to become psychologically, intellectually and physically strong enough to protect themselves in times of distress.
- **“DIKSHA”**, digital portal for teachers to be used extensively for upgrading skills of teachers.

SARVA SHIKSHA ABHIYAAN:

IMPLICATION:

- Universal elementary education access and retention.
- Bridging of gender and social category gaps in education.
- Enhancement of learning levels of children.
- A flagship programme which includes variety of interventions, like opening of new schools, construction of toilets (**Swachh Vidyalaya Campaign** – separate toilets for girls and boys in all schools), periodic teacher training and academic resource support, etc.

Sub-Programmes under SSA

Padhe Bharat Badhe Bharat (PBBB):

- It is a centrally sponsored scheme implemented to support the States/UTs for universalization of elementary education.
- The objectives of the programme are to promote early reading (in classes I and II) and writing with comprehension skills in children, and also basic numeracy skills.
- National Reading Initiative was launched to develop and promote the habit of



reading among students in elementary schools, thereby extending the programme up to class 8.

Rashtriya Avishkar Abhiyan (RAA)

- It was launched in 2015 to motivate and engage children of the age group from 6-18 years in Science, Mathematics and Technology through observation, experimentation, inference drawing, model building, etc. both through inside and outside classroom activities.
- It is a step to promote scientific temper and enquiry promoting the fundamental duty under Article 51(A).
- Intended beneficiary: Students in the age group of 6 - 18 years in Government schools, KVs, special schools, special training centers etc. school going students from classes I to XII in sciences.

Vidyanjali

- Vidyanjali - (School Volunteer Programme) is an initiative to enhance community and private sector involvement in Government run elementary schools across the country under the overall aegis of the Sarva Shiksha Abhiyan.
- The volunteers will act as mentors, confidantes and communicators with children.
- **Beneficiaries:** Children of Government school, Government Aided school etc. (Std 1st-8th).

Kasturba Gandhi Balika Vidyalayas

- It was launched in 2004 for setting up residential schools at upper primary level for girls belonging predominantly to the SC, ST, OBC and minorities and BPL families in difficult areas.
- To encourage the participation of girls in education, the existing KKGBVs at upper primary level and Girls Hostels at secondary level have been extended/converged to provide residential and schooling facilities upto Class-XII under the Scheme.
- The scheme provides for a minimum reservation of 75% of the seats for girls belonging to SC, ST, OBC or minority communities and priority for the remaining 25%, is accorded to girls from families below poverty line.



RASHTRIYA MADHYAMIK SHIKSHA ABHIYAN (RMSA):

IMPLICATION:

- The scheme envisages achieving a gross enrolment ratio of 75% from 52.26% in 2005- 06 for classes IX-X within 5 years of its implementation, by providing a secondary school within reasonable distance of any habitation.
- Improve the quality of education imparted at secondary level by making all secondary schools conform to prescribed norms.
- Remove gender, socio-economic and disability barriers.
- It is a flagship scheme, to enhance access to secondary education and improve its quality by providing a secondary school within reasonable distance of every home.

RASHTRIYA UCHCHATAR SHIKSHA ABHIYAN (RUSA):

IMPLICATION:

- It aims to usher transformative reforms in the State Higher Education System by creating a facilitating institutional structure for planning and monitoring at the state level, promoting autonomy in State Universities and improving governance in institutions.
- Create an enabling atmosphere in the higher educational institutions to devote themselves to research and innovations.
- Improve equity in higher education by providing adequate opportunities of higher education to SC/STs and socially and educationally backward classes.
- Launched in 2013, it is a centrally sponsored flagship scheme aimed at providing strategic funding to eligible state higher educational institutions.
- It is proposed to improve the gross enrolment ratio to 30% by 2020.

PRADHAN MANTRI INNOVATIVE LEARNING PROGRAMME –

DHRUV:

IMPLICATION:

- To identify and encourage talented children to enrich their skills and knowledge and contribute to the society.
- The program aims to cover two areas namely Science and Arts and will be expanded gradually to other fields like creative writing, etc.
- The program was launched from **Indian Space Research Organisation (ISRO)**.
- It is a **14-day** learning programme in which around 60 students are selected broadly from **Class 9 to Class 12** all over the country who are mentored and nurtured by renowned experts in different areas.

CLASSES BY
UPSC **SELECTED &
INTERVIEW**
APPEARED FACULTIES

SEPARATE BATCHES
FOR HINDI & ENGLISH
MEDIUM

WEEKEND TESTS

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